

# Newsletter - December 2018

Your monthly guide to online gambling regulation in Europe

\*\*\* EGBA wishes you a Happy Christmas and New Year! \*\*\*

## EU Developments

### City University London: Protection for consumers in online gambling still varies across EU Member States - study

A new study by Dr Margaret Carran from The City Law School has found that protections for consumers engaging in online gambling still vary significantly between countries. The review 'Consumer protection in EU online gambling regulation' examined the national implementation of selected key provisions of the European Commission Recommendation for consumer protection in online gambling. The Commission Recommendation 2014/478/EU aimed to encourage a uniform high-level of protection for online gamblers across EU member states, through the voluntary introduction of common principles addressing player identification requirements, the prevention of minors from gambling and social responsibility measures. Dr Carran found that although the EU recommendations have contributed to better consumer protection in several EU jurisdictions, they have failed to ensure consistency across all Member States and it has not led to regulatory convergence. \*\*EGBA published a [press release](#) about this study.

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### EGBA publishes its manifesto "A EU Framework for Online Gambling 2.0"

EGBA has published its policy manifesto "A EU Framework for Online Gambling 2.0" for the mandate of the new Commission and European Parliament, which starts after the European Parliament elections in May 2019. The manifesto sets out EGBA's policy asks from the EU institutions, including 5 priority areas: consumer protection, regulatory cooperation, standardisation, the enforcement of EU law, and taxation.

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### European Online Gambling – Key Figures 2017

On 27 November EGBA published its "European Online Gambling – Key Figures 2017". The data shows that EGBA members in 2017 had more than 12 million active customers, held licenses in 19 EU member states, processed 354 million online payments, contributed €325 million support to sports, and sustained 33,000 digital and high quality jobs in the EU across 14 member states.

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### 5th European gambling regulators workshop - summary

On 6 December the EGBA hosted the 5th European gambling regulators workshop in Brussels, where the issues of consumer protection and advertising for online gambling were discussed. There were 45 persons in attendance, including representatives from gambling authorities across 14 EU member states (including Cyprus, Czech Republic, Denmark, Estonia, France, Greece, Hungary, Ireland, Latvia, Lithuania, Malta, Portugal, Sweden, UK). Thank you to those who attended. The meeting presentations and key takeaways from the panel discussion about gambling advertising can be found in the weblink below.

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### EGBA's Online Gambling Focus – Winter 2018

Responsible gambling tools are the focus of our last Online Gambling Focus of 2018. Digital innovations are changing the online world as we know it. And these changes are bringing with it new challenges – and opportunities – to protect players in online gambling. The development of mobile apps, artificial intelligence, as well as online self-exclusion registers, all have an important role to play in keeping players safe online. But these shouldn't let us forget about more traditional and equally necessary tools, such as education and its role in raising awareness about problem gambling behaviour. In this edition we are pleased to have contributions from Miriam Dalli, a member of the European Parliament, and Paul Buck, CEO and founder of EPIC Risk Management.

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## National Developments

### Belgium: Credit card use in online gambling to be banned

The Belgian Royal Decree of 25 October 2018 on the procedures for operating games of chance and bets operated via Information Society tools (Article 43/4), which included a prohibition for electronic payment systems to authorise the use of credit cards by users of online gambling services as a payment method, has been published and will enter into force on 1 June 2019. The law had previously been notified to the European Commission under TRIS [2017/489/BE](#).

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### Ireland: Betting tax hike going ahead as planned January 1

Ireland's tax hike for betting operators will go ahead as planned on January 1 while the government conducts its review of the hike's impact. Previously, media outlets reported that Ireland had decided to postpone the planned January 1 doubling of the current 1% tax on Irish-licensed bookmakers' betting turnover, in order that Minister for Finance Paschal Donohoe could conduct a review of the tax hike's likely impact on the betting industry. However, the Finance Ministry has since confirmed that the turnover tax hike – as well as the increase in betting exchange commissions tax from 15% to 25% – will go ahead as scheduled. The Ministry has promised to consider revising the tax in the nation's 2020 budget depending the results of the review, which will reportedly be delivered sometime in Q1 2019.

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### Malta: MGA publishes survey on the consumption of gambling services by Maltese Residents

During the launch of the inquiry on the consumption of gambling and gaming services by Maltese residents that was conducted for the second time, Parliamentary Secretary for Financial Services, Digital Economy and Innovation Hon. Silvio Schembri said that the survey provides a clear picture on how all those involved can work better together to be more effective on the help provide to victims and their families. The survey which was published by the Malta Gaming Authority (MGA) takes into account economic and social considerations whilst providing an assessment of the gambling and gaming behaviours in Malta through a scientific survey carried out during 2017. When addressing the press conference, Hon. Schembri said that despite the fact that there's the tendency to talk about economic growth however, at the core of the Government's work there's the social aspect.

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### Malta: MGA launches new mandatory ADR player dispute scheme

Continuing to overhaul its online gambling licensing frameworks, The MGA has this week announced the launch of its Alternative Dispute Resolution (ADR) scheme directive. In place from 3 December 2018, the ADR scheme seeks to support online gambling consumers with reliable and consistent procedures and processes for challenging MGA licensed operators on matters relating to disputes, transactions and promotional offerings. Moving forward the MGA enforces that all its licensed operators, must 'clearly offer' the ADR procedures to customers, who believe that their dispute or services complaint has not been resolved to a satisfactory level. The ADR scheme forms a key directive of the MGA's 'Gaming Act' revamp, outlined by MGA Chief Executive Heathcliff Farrugia last May, in which the Malta government seeks to improve consumer protections for online, improve AML standards, whilst adhering to EU standards on data and digital transactions.

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### Slovakia: Parliament approves liberalised online gambling rules

Slovakia's online gambling market is set for a shakeup after legislators approved plans to scrap the local online monopoly. Slovakia's parliament has approved new gambling regulations that the Ministry of Finance originally announced this spring. Assuming Slovakia's president signs the new measures into law, international operators will finally be able to apply for local gambling licenses. The new regime will begin accepting applications for online casino licenses as of March 1, 2019, with license approvals to be issued starting July 1, 2019. Online sports betting license applications will be accepted starting July 1, 2019, but the licenses won't take effect until July 1, 2020. Online sports betting and casino licenses will cost operators €3m apiece, although operators interested in offering both products can save €1m by signaling their interest in applying for both.

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### Sweden: First batch of new online gambling licenses issued

Sweden has issued its first batch of new online gambling licenses, and their recipients include some obvious selections and some notable omissions. The Lotterinspektionen regulatory body – which will rebrand as Spelinspektionen in the new year – announced the first recipients of new Swedish online gambling licenses, which will formally become active on January 1, 2019. Lotterinspektionen director-general Camilla Rosenberg celebrated Friday's news as "a historic day for the game", while praising her staff for laboring "under severe pressure" to process more than 95 gambling license applications – 70 of which are for online operations – it has received since the application window opened on August 1. The new licensees include EGBA members bet365, Betsson, GVC, Kindred Group and Mr Green.

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### UK: Gambling companies agree to ban on betting ads on TV during live sport

Gambling companies have agreed to what is effectively a ban on betting advertisements during live sport. The Industry Group for Responsible Gambling (IGRG) has now confirmed the "whistle to whistle" ban, which will begin in 2019. It has been decided no betting adverts will now be shown during live sport coverage before 9pm in the UK. The new rules will apply from five minutes before the event begins until five minutes after it finishes and are expected to begin around July next year. John Hagan, chair of IGRG, said: "We believe that this is itself a watershed moment as we strive to provide the ever, safer gambling environment which gambling consumers and the wider public expect. "Today the gambling industry is responding positively to public concerns about the amount of gambling advertising on television before the watershed." The ban will not apply to horse racing and greyhound racing because of the commercial importance of the betting industry to their viability.

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### UK: Consultation on a new national strategy to reduce gambling harms

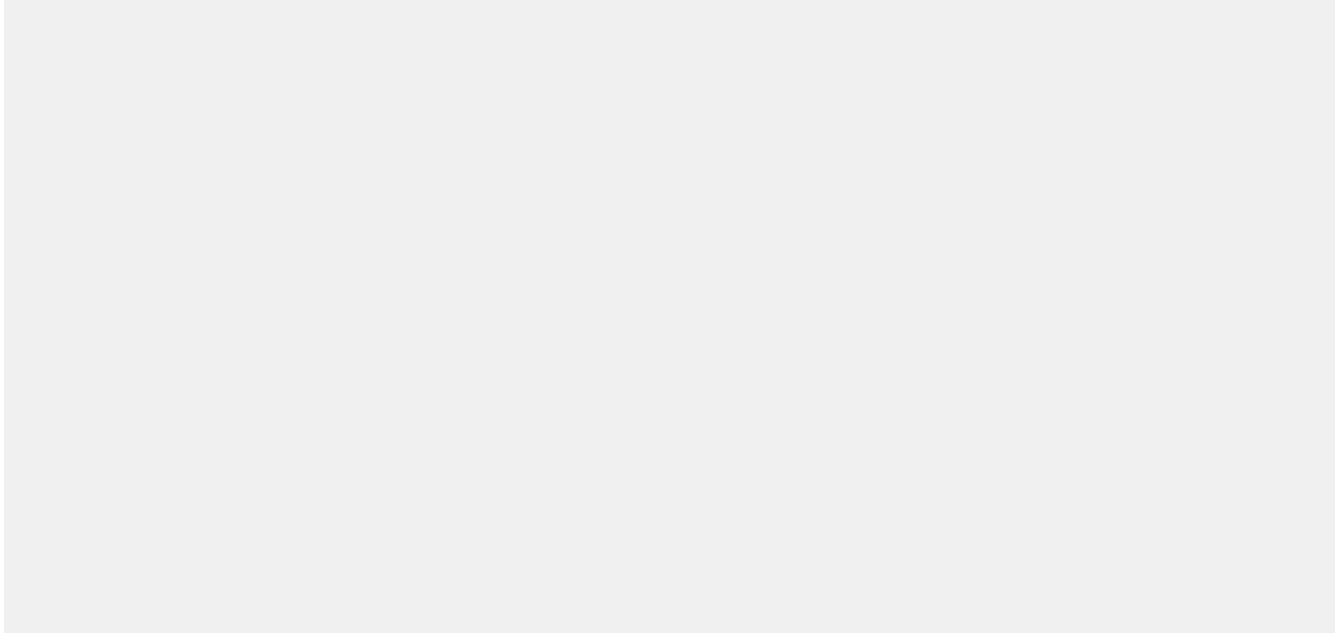
The current National Responsible Gambling Strategy comes to an end in March 2019 and the UK Gambling Commission is developing a new national strategy to reduce gambling harms. The Commission committed in its business plan to develop the new strategy and continue to be committed to driving and encouraging progress within its remit. However, the Commission believes it is not the only body with a role to play, and will work together with Government, public health, the charitable sector and gambling businesses in order to make real progress to reduce gambling harms. The Commission wants as many people and organisations as possible to have a voice in shaping the strategy and the arrangements needed to deliver it. Stakeholder views are being sought on the five proposed priority areas for action over the life of the strategy.

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Market News	
<b>DK</b>	<a href="#">Denmark's gambling market reveals online gains</a>
<b>GR</b>	<a href="#">OPAP sports betting revenue falls despite World Cup wagering</a>
<b>SP</b>	<a href="#">Spain's gambling operators enjoy World Cup</a>
<b>UK</b>	<a href="#">80% of UK gambling marketing spending now online</a>

Upcoming events	
N/A	N/A

## Tweet of Week

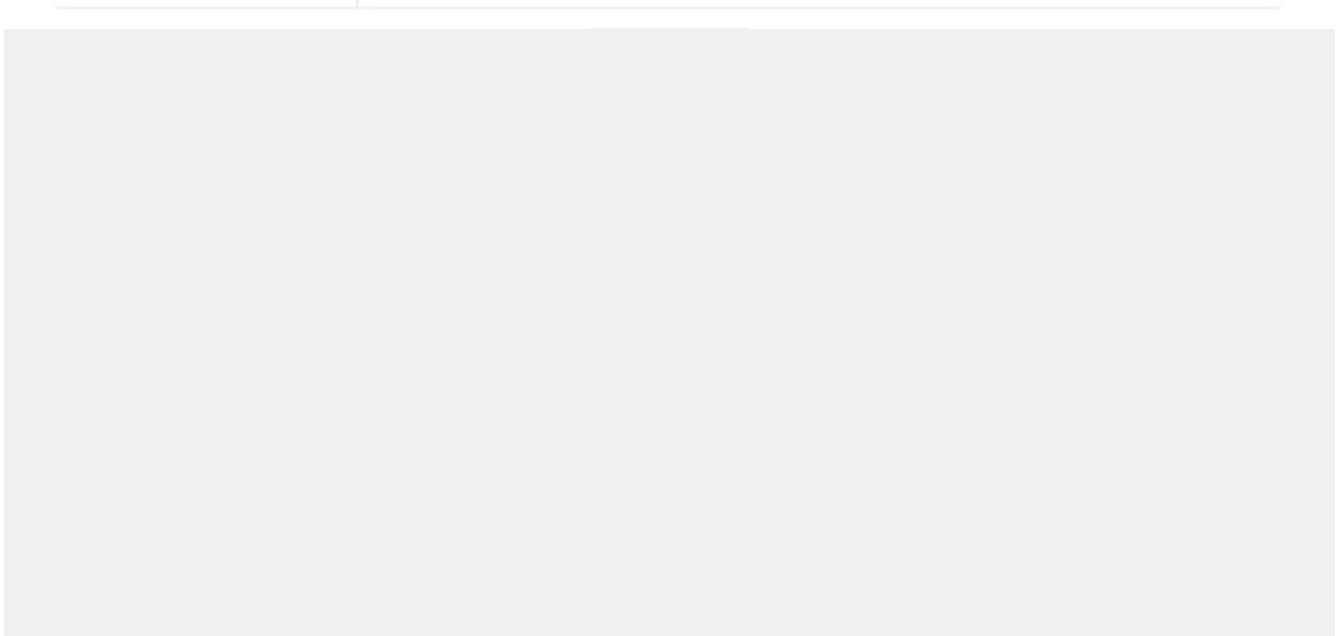


Kicking off today's **#RGD2018** debate in the European Parliament about the type of digital tools available to protect players, with **@mrgreencasino** **@KindredGroup** **@JugarBIEN\_es** **@gambanapp** hosted by **@Miriamdalli**. **#digitalconsumers**



10:43 AM - 4 Dec 2018

5 Retweets 13 Likes



### Have questions? Contact:

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The European Gaming and Betting Association (EGBA) is the Brussels-based trade association representing the leading online gaming and betting operators established, licensed and regulated within the EU, including bet365, Bet at home, BetClic, Betsson Group, Expekt, GVC Holdings PLC, Kindred Group PLC, MRG, and ZEAL Network. EGBA works together with national and EU authorities and other stakeholders towards a well-regulated online gambling market which provides a high level of consumer protection and takes into account the reality of the digital economy and consumer demand. Today, EGBA's member companies together represent more than 12 million consumers in Europe.

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